

IN THE UNITED STATES BANKRUPTCY COURT FOR
NORTHERN DISTRICT OF TEXAS

IN RE: δ CASE NO. 05-86305
δ
δ
RYAN & CHRISTY SAMUEL δ
δ
δ
DEBTOR(S) δ

REAFFIRMATION AGREEMENT

The undersigned, having filed a voluntary petition in bankruptcy on Case Number 05-86305, in the NORTHERN District of TEXAS, hereby reaffirms with Centex Home Equity Corporation, (called "you"), my loan obligation under Note dated 05/27/03 (the "Note") secured by, the Mortgage Deed of Trust or Deed to Secure Debt (the "Security Instrument"), bearing the same date as the Note, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located 1714 AURORA DRIVE RICHARDSON TX 75081.

I understand that I am not legally obligated to reaffirm this obligation. In reaffirming and unless otherwise set forth herein, I agree to be bound by all the terms and conditions of the original loan as set forth in the Note and Security Instrument. The next monthly payment(s), of \$1589.09* is payable on the 1st day of each month beginning OCTOBER, 2005 and each payment thereafter.

Never
In addition to the requirements as set forth in the Note and Security Instrument, it is further agreed that I shall maintain insurance on the subject collateral and name you in the lender's loss payable clause.

I hereby agree that you may apply all payments received to my account as received, and that my payments are in consideration for the use and possession of the collateral or as voluntary payments pending expiration of my right to rescind this reaffirmation. In the event I rescind this agreement, you shall be entitled to all remedies available to you, including taking possession of the collateral.

NOTICE TO DEBTORS OF RIGHT TO RESCIND

THIS REAFFIRMATION AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO YOUR DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THIS REAFFIRMATION AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO: CENTEX HOME EQUITY CORPORATION. PLEASE PROVIDE WRITTEN NOTICE OF SUCH RESCISSION TO: Centex Home Equity Corporation, c/o Bankruptcy Department, P.O. Box 19911, Dallas, TX 75219.

I understand I am not legally obligated to enter into this Agreement and that by doing so I am giving up the defense of our discharge in bankruptcy as to this obligation.

NOTICE: Do not sign before reading. I am entitled to a copy of this agreement.

DATED: 11-21-05

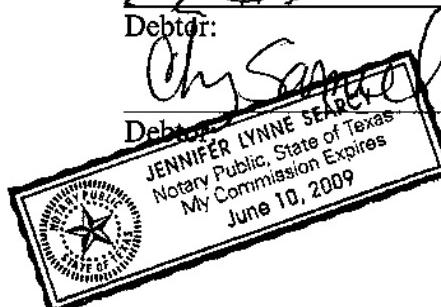
Debtors:

Chris Sample

STATE OF Texas)

)SS

COUNTY OF Dallas)



Subscribed and sworn to before me by the debtors named above, on this 26th day of November, 2005

Notary Public
My Commission expires 6/16/09

ACCEPTANCE OF REAFFIRMATION AGREEMENT

DATE: 11-29-05

Centex Home Equity Corporation

By: [Signature]

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE NORTHERN DISTRICT OF TEXAS

IN RE: RYAN & CHRISTY SAMUEL CASE NO.: 05-86305
Debtor(s)

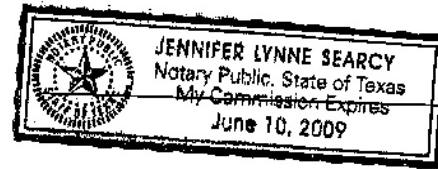
AFFIDAVIT OF DEBTORS COUNSEL

I, Richard Anderson, after being duly sworn, depose and say:

1. I am the attorney for the Debtor(s) in the captioned bankruptcy and represented said debtor (s) in negotiating the attached Reaffirmation Agreement with Centex Home Equity Corporation.
2. This Reaffirmation Agreement dated 11/21/05, represents a fully informed and voluntary agreement by the Debtor(s).
3. Prior to execution of the Agreement, I have fully examined the Debtor(s) financial situation and have determined and Debtor(s) acknowledge that it does not pose an undue hardship on the Debtor(s) or a dependant of the Debtor(s).
4. Debtor(s) understand the legal significance of this Agreement and I have fully advised the Debtor(s) of the legal affect and consequences of this Reaffirmation Agreement and any default under such Agreement.

Further, deponent saith not.

STATE OF Texas)



(SEAL)

) SS:

COUNTY OF Dallas

Subscribed and sworn to before me by the attorney named above this 26th day of
November, 2005

